

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re:	§	
	§	
NIRCHI, PHYLLIS M	§	Case No. 07-02730 ERW
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that RONALD R. PETERSON, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE U.S. BANKRUPTCY COURT  
KENNETH S. GARDNER  
219 S. Dearborn St.  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 01/28/2014 in Courtroom 744,

UNITED STATES BANKRUPTCY COURT  
219 S. Dearborn St.  
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/20/2013

By: UNITED STATES BANKRUPTCY  
COURT

Clerk

RONALD R. PETERSON  
JENNER & BLOCK LLP  
353 N. CLARK STREET  
CHICAGO, IL 60654-3456

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re: §  
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NIRCHI, PHYLLIS M § Case No. 07-02730 ERW  
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Debtor(s) §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 5,608.03  
and approved disbursements of \$ 195.44  
leaving a balance on hand of<sup>1</sup> \$ 5,412.59

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: RONALD R. PETERSON	\$ 1,310.80	\$ 0.00	\$ 1,310.80
Trustee Expenses: RONALD R. PETERSON	\$ 17.86	\$ 0.00	\$ 17.86

Total to be paid for chapter 7 administrative expenses \$ 1,328.66

Remaining Balance \$ 4,083.93

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 39,683.61 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 10.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Discover Bank/Discover Financial Services PO Box 3025 New Albany, OH 43054-3025	\$ 6,539.03	\$ 0.00	\$ 672.95
000002	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	\$ 7,127.40	\$ 0.00	\$ 733.50
000003	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	\$ 8,755.59	\$ 0.00	\$ 901.06
000004	LVNV Funding LLC its successors and assigns as assignee of Washington Mutual Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	\$ 16,869.49	\$ 0.00	\$ 1,736.07

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000005	Verizon Wireless Midwest AFNI/Verizon Midwest 404 Brock Drive Bloomington, IL 61701	\$ 392.10	\$ 0.00	\$ 40.35

Total to be paid to timely general unsecured creditors \$ 4,083.93

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 28,475.34 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000006	AMERICAN INFOSOURCE LP AS AGENT FOR FIA Card Services, NA/Bank of America 4515 N Santa Fe Ave Oklahoma City, OK 73118	\$ 544.03	\$ 0.00	\$ 0.00
000007	AMERICAN INFOSOURCE LP AS AGENT FOR FIA Card Services, NA/Bank of America 4515 N Santa Fe Ave Oklahoma City, OK 73118	\$ 27,931.31	\$ 0.00	\$ 0.00

Total to be paid to tardy general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Ronald R. Peterson  
Trustee

*RONALD R. PETERSON  
JENNER & BLOCK LLP  
353 N. CLARK STREET  
CHICAGO, IL 60654-3456*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Phyllis M Nirchi  
 Debtor

Case No. 07-02730-ERW  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: acox  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Dec 20, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2013.

db Phyllis M Nirchi, 6700 S Brainard Ave Apt 329, Countryside, IL 60525-3014  
 11293286 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 11182395 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 14361621 CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145  
 11182403 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406, WILMINGTON DE 19801-2920  
 (address filed with court: Wash Mutual/providian, PO Box 660509, Dallas, TX 75266-0509)  
 11182397 Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 11346119 +Chase Bank USA, N.A., P O Box 15145, Wilmington, DE 19850-5145  
 11182399 Financial Freedom Senior Funding Corp, 353 Sacramento St Ste 900, San Francisco, CA 94111-3615  
 11182400 Gemb/ge Money, 200 W 14th St Suite 150, Tempe, AZ 85281  
 11182394 +Gleason And Gleason LLC, 77 W Washington Ste 1218, Chicago, IL 60602-3246  
 11182401 +Monogram Bank N America, PO Box 17054, Wilmington, DE 19850-7054  
 11182393 Nirchi Phyllis M, 6700 S Brainard Ave Apt 329, Countryside, IL 60525-3014  
 11182402 Verizon Wireless, 26935 Northwestern Hwy Ste 100, Southfield, MI 48033-8449  
 11418518 +Verizon Wireless Midwest, AFNI/Verizon Midwest, 404 Brock Drive, Bloomington, IL 61701-2654

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13072874 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 21 2013 01:23:11  
 AMERICAN INFOSOURCE LP AS AGENT FOR, FIA Card Services, NA/Bank of America, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 11182398 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 21 2013 01:01:19 Discover, PO Box 15316, Wilmington, DE 19850-5316  
 11254136 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 21 2013 01:01:19 Discover Bank/Discover Financial Services, PO Box 3025, New Albany, OH 43054-3025  
 11403215 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 21 2013 00:58:05 LVNV Funding LLC its successors and assigns as, assignee of Washington Mutual, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11182396 ##Bank Of America, PO Box 1598, Norfolk, VA 23501-1598

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2013

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2013 at the address(es) listed below:

David L Freidberg on behalf of Plaintiff American Express Centurion Bank  
 dfreidberg@freidbergglaw.com  
 David L Freidberg on behalf of Plaintiff American Express Centurion Bank  
 dfreidberg@freidbergglaw.com  
 Julie M Gleason on behalf of Debtor Phyllis M Nirchi juliegleasonlaw@gmail.com,  
 gleasonbk@gmail.com;gleasonign@gmail.com;troy@gbankruptcy.com;meaghan@chicagobk.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
 Richard S Ralston on behalf of Plaintiff Discover Bank richardr@w-legal.com,  
 chapter-13@w-legal.com

District/off: 0752-1

User: acox  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Dec 20, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Richard S Ralston on behalf of Plaintiff FIA Card Services, N.A. richardr@w-legal.com,  
chapter-13@w-legal.com

Richard S Ralston on behalf of Plaintiff Chase Bank USA N.A. richardr@w-legal.com,  
chapter-13@w-legal.com

Ronald R Peterson rpeterson@jenner.com, rpeterson@ecf.epiqsystems.com;docketing@jenner.com  
TOTAL: 8